

Testifies Before the Veterans Affairs Subcommittee on His Bill to Expand Home Foreclosure Protections for Servicemembers and Their Families

Washington, DC - Ranking Member Elijah E. Cummings commended the Consumer Financial Protection Bureau (CFPB) and housing regulators for issuing joint guidance yesterday to protect military homeowners who have received Permanent Change of Station orders.

The interagency guidance is intended to ensure that mortgage servicers comply with consumer laws and regulations when a servicemember is ordered by the military to relocate.

"I applaud the CFPB and the regulators for taking this important step to protect our military homeowners from mortgage discrimination and illegal foreclosure," Cummings said. "We must do all we can to ensure that the men and women defending our nation do not have to fight here at home just to keep a roof over the heads of their loved ones."

For more than a year, Cummings has led Congressional investigations of the foreclosure crisis. In July, Cummings co-hosted a forum with Senator Jay Rockefeller IV, Chairman of the Senate Committee on Commerce, Science and Transportation, and issued a [report](#) examining illegal foreclosures against U.S. servicemembers and their families.

At the Veterans Affairs Subcommittee hearing yesterday, [Cummings testified](#) in support of his bill, H.R. 5747, the Military Family Home Protection Act, which would ensure that soldiers serving in contingency operations are protected from illegal foreclosures. The legislation would also extend foreclosure protections to the surviving spouses of servicemembers who are killed in the line of duty and veterans who are 100% disabled due to a service-connected injury at the time of discharge.

"In my opinion," said Cummings at the hearing, "nobody is more deserving of our help than our military servicemembers fighting overseas."

The bill is co-sponsored by 11 Members, including Rep. Bob Filner, Ranking Member of the Veterans Affairs Committee, and Rep. Adam Smith, Ranking Member of the Armed Services Committee. Senator Rockefeller introduced the Senate companion bill Wednesday.

Last month the House overwhelmingly passed by a vote of 394 to 27 an amendment to the National Defense Authorization Act (NDAA) introduced by Cummings and Reps. Bob Filner and Adam Smith.

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